



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Sloan et al.

Docket No.: 60021-375802

Serial No.: 09/929,610

Group Art Unit: Unassigned

Filing Date: August, 13, 2001

Examiner: Unassigned

For: **A FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING USER CASH FLOW**

Assistant Commissioner of Patents
Washington, D.C. 20231

I hereby certify that this paper and/or fee is being deposited with the United States Postal Service First Mail service on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington, DC 20231, on December 12, 2002.

Ann Pommier
Ann Pommier

AMENDMENT

Sir:

Please amend the Application and consider the remarks as hereafter provided.

This is a clean copy of the specification and claims. Attached hereto is a marked-up version of the changes made to the specification and claims. The attached pages are captioned "Version with Markings to Show Changes Made."

In the Specification:

Please amend the specification beginning on page 1, line 19 to read as follows:

FIELD OF THE INVENTION

The present invention relates generally to computerized information systems and more particularly to web-enabled computer implemented financial modeling systems.

BACKGROUND OF THE INVENTION

Financially prudent individuals develop financial plans that aid them achieve their financial goals. Traditionally, many of these individuals have entrusted their financial plans to personal financial advisors.

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sub-spec/B
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GROUP 3600

Sub-Spec B2